

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Deanna J Ripoli  
Midge A Ripoli  
Debtor(s)

Case No. 09-21711

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/15/2009.
- 2) The plan was confirmed on 09/23/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/12/2014.
- 5) The case was completed on 12/03/2014.
- 6) Number of months from filing to last payment: 66.
- 7) Number of months case was pending: 68.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$42,800.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$30,088.88
Less amount refunded to debtor	\$88.88

**NET RECEIPTS: \$30,000.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,464.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,349.99
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,813.99**

Attorney fees paid and disclosed by debtor: \$36.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BECKET & LEE LLP	Unsecured	10,381.00	10,381.68	10,381.68	6,716.10	0.00
CENTRAL DUPAGE HOSPITAL	Unsecured	182.00	NA	NA	0.00	0.00
CENTRAL DUPAGE HOSPITAL	Unsecured	182.00	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	1,192.00	1,121.20	1,121.20	725.32	0.00
DISCOVER BANK	Unsecured	8,916.00	8,916.71	8,916.71	5,768.38	0.00
EAST BAY FUNDING	Unsecured	NA	558.47	558.47	361.28	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	3,940.54	3,940.54	2,549.21	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	3,739.00	3,662.82	3,662.82	2,369.54	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	3,228.00	3,228.24	3,228.24	2,088.41	0.00
FIRST USA BANK	Unsecured	3,623.00	NA	NA	0.00	0.00
GREEN TREE	Secured	697.98	697.98	697.98	697.98	0.00
GREEN TREE	Secured	0.00	0.00	0.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	301.00	301.66	301.66	195.15	0.00
JP MORGAN CHASE BANK	Secured	0.00	0.00	0.00	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	201.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	790.00	NA	NA	0.00	0.00
NORDSTROM FSB	Unsecured	855.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	378.00	353.08	353.08	228.41	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	613.00	553.41	553.41	358.01	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	336.00	286.57	286.57	185.39	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,643.00	2,503.83	2,503.83	1,619.77	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	224.00	224.83	224.83	145.45	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	636.00	636.27	636.27	411.61	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	258.00	158.76	158.76	102.70	0.00
TOYOTA MOTOR CREDIT CORP	Secured	0.00	0.00	0.00	0.00	0.00
VANDA LLC	Unsecured	798.00	726.50	726.50	469.99	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
VON MAUR	Unsecured	399.00	298.82	298.82	193.31	0.00
WORLD FINANCIAL NETWORK	Unsecured	398.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$697.98	\$697.98	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$697.98</b>	<b>\$697.98</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$37,853.39</b>	<b>\$24,488.03</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,813.99</u>	
Disbursements to Creditors	<u>\$25,186.01</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$30,000.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/20/2015

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.